

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael M Lucaciu  
 Debtor

Case No. 19-11891-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Apr 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2019.

db +Michael M Lucaciu, 1332 Glenview Street, Philadelphia, PA 19111-4506  
 14301915 +AMEX Department Stores, PO Box 8218, Mason, OH 45040-8218  
 14301922 +Citizens Bank, PO Box 42010, Providence, RI 02940-2010  
 14301921 +Citizens Bank, PO Box 9665, Providence, RI 02940-9665  
 14300020 +Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919-1922  
 14301926 +FNB Omaha, PO Box 3412, Omaha, NE 68103-0412  
 14298367 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002  
 14301928 +HSBC Bank, PO Box 4657, Carol Stream, IL 60197-4657  
 14301930 +Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202  
 14301931 +RBS Citizens NA, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: rleite@roachleite.com Apr 24 2019 02:12:30 ROBERT CAPTAIN LEITE-YOUNG,  
 Roach & Leite, LLC, 6950 Castor Avenue, Philadelphia, PA 19149  
 tr +E-mail/Text: bncnotice@phl3trustee.com Apr 24 2019 02:13:25 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Apr 24 2019 02:13:07 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 24 2019 02:12:42  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 24 2019 02:13:03 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 24 2019 02:12:54 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14301916 EDI: BANKAMER.COM Apr 24 2019 06:08:00 Bank of America, N.A., PO Box 982238,  
 El Paso, TX 79998  
 14301917 +EDI: TSYS2.COM Apr 24 2019 06:08:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 14301918 +EDI: CHASE.COM Apr 24 2019 06:08:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 14301919 +EDI: CITICORP.COM Apr 24 2019 06:08:00 Citicards, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 14301920 +EDI: CITICORP.COM Apr 24 2019 06:08:00 Citicards CBNA, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 14301923 +EDI: WFNNB.COM Apr 24 2019 06:08:00 Comenity Bank/VCTRSSEC, PO Box 182789,  
 Columbus, OH 43218-2789  
 14301924 EDI: DISCOVER.COM Apr 24 2019 06:08:00 Discover Fincl SVC LLC, PO Box 15316,  
 Wilmington, DE 19850  
 14302287 EDI: DISCOVER.COM Apr 24 2019 06:08:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14306631 EDI: FORD.COM Apr 24 2019 06:08:00 FORD MOTOR CREDIT COMPANY LLC, PO BOX 62180,  
 COLORADO SPRINGS, CO 80962-4400  
 14301927 +EDI: FORD.COM Apr 24 2019 06:08:00 Ford Motor Credit, PO Box 542000,  
 Omaha, NE 68154-8000  
 14301929 +E-mail/Text: BKRMailOPS@weltman.com Apr 24 2019 02:12:37 Kay Jewelers, 375 Ghent Road,  
 Akron, OH 44333-4600  
 14301932 +EDI: SEARS.COM Apr 24 2019 06:08:00 SEARS/CBNA, PO BOX 6282, Sioux Falls, SD 57117-6282  
 14301934 +EDI: RMSC.COM Apr 24 2019 06:08:00 SYNCB/Paypalextra, PO Box 965005,  
 Orlando, FL 32896-5005  
 14301933 +E-mail/Text: jennifer.chacon@spservicing.com Apr 24 2019 02:13:35  
 Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250  
 14296606 +EDI: RMSC.COM Apr 24 2019 06:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 14297116 +EDI: RMSC.COM Apr 24 2019 06:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 14301935 +EDI: CHRYSLER.COM Apr 24 2019 06:08:00 TD Auto Finance, PO Box 9223,  
 Farmington, MI 48333-9223  
 14301936 +EDI: CITICORP.COM Apr 24 2019 06:08:00 The Home Depot/CBNA, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 14301925 EDI: USBANKARS.COM Apr 24 2019 06:08:00 Elan Financial, PO Box 108,  
 Saint Louis, MO 63166

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Keith  
Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 25, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

REBECCA ANN SOLARZ on behalf of Creditor CSMC 2018-SP2 Trust bkgroup@kmlawgroup.com  
ROBERT CAPTAIN LEITE-YOUNG on behalf of Debtor Michael M Lucaciu rleite@roachleite.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1	<b>Michael M Lucaciu</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>19-11891-amc</b>		
	Social Security number or ITIN	<b>xxx-xx-0968</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 3/27/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Michael M Lucaciu	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1332 Glenview Street Philadelphia, PA 19111	
<b>4. Debtor's attorney</b> Name and address	ROBERT CAPTAIN LEITE-YOUNG Roach & Leite, LLC 6950 Castor Avenue Philadelphia, PA 19149	Contact phone 267-388-9972 Email: rleite@roachleite.com
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 4/23/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 29, 2019 at 1:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 7/28/19</b>  <b>Filing deadline: 6/5/19</b> <b>Filing deadline: 9/23/19</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$100.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>7/2/19 at 10:00 AM</b> , Location: <b>Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	